SUBSTITUTE TRUSTEE'S DEED

STATE MS.-DESOTO CO.

KENNETH STOCKTON, SUBSTITUTE TRUSTEE GRANTOR

Oct 24 11 27 AN '02

TO:

MARK S. KNIGHT, GRANTEE BK 430 PG 798 W.E. DAVIS OIL OLK.

WHEREAS, on May 19, 1998 Michael L. Huffman and Judy C. Huffman executed a Deed of Trust to Kathryn L. Harris, as Trustee, with Community Mortgage Corp. being shown as Beneficiary therein, under the terms of which the hereinafter described property was conveyed to said Trustee to secure the payment to the said Beneficiary therein, under the terms of which the hereinafter described property was conveyed to said Trustee to secure the payment to the said Beneficiary of a certain indebtedness therein mentioned and described, which Deed of Trust is of record in Trust Deed Book 1010, Page 0477 of the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Community Mortgage Corp. assigned said Deed of Trust to National Lending Center, Inc. pursuant to an Assignment of Deed of Trust May 19, 1998 and recorded in Book 1025, Page 0048 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, National Lending Center, Inc. assigned said Deed of Trust to First Union National Bank pursuant to an Assignment of Mortgage dated June 1, 1998 and recorded in Book 1113, Page 0082 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, First Union National Bank, the holder of said Deed of Trust and the Note secured thereby, substituted Kenneth Stockton as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument dated August 23, 2002 and recorded in Book 1555, Page 636 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having been made in the payment of the indebtedness secured by said Deed of Trust, and the Beneficiary having exercised the option in such case provided, and having declared the entire unpaid balance of said indebtedness immediately due and payable, and having directed the undersigned as Substitute Trustee in said Deed of Trust, to execute the same by sale of the property therein described in accordance with the terms and conditions of the said Deed of Trust; and,

WHEREAS, after having advertised the said sale in all respects as required by law and the terms of said Deed of Trust, the undersigned did, between the hours of 11:00 o'clock in the forenoon and 4:00 o'clock in the afternoon on October 11, 2002, downstairs in the rotunda or on the front steps of the DeSoto County Courthouse, 2535 Highway 51 South, Hernando, Mississippi, offer the hareinafter described land and property for sale to the highest bidder for cash in the manner required by law and the terms and conditions of said Deed of Trust; and,

WHEREAS, at the time and place aforementioned, the undersigned received from the hereinafter named grantee a bid of Ninety Seven Thousand Six Hundred Eighty Nine and 20/100 Dollars (\$97,689.20), which was the highest bid for cash for said land and property, and said bidder was then and there declared to be the purchaser thereof;

NOW, THEREFORE, in consideration of the aforesaid sum, cash in hand paid, the receipt whereof is hereby acknowledged, the undersigned does hereby sell and convey unto Mark S. Knight, the following described real estate, together with all the improvements and appurtenances thereunto belonging, situated in DeSoto County, State of Mississippi, to-wit:

Lot 2, Metts Subdivision, located in Section 25, Township 1 South, Range 7 West as shown by the plat recorded in Plat Book 19, Pages 5-7, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I hereby convey only such title as is vested in me as Substitute Trustee. WITNESS MY SIGNATURE, this the 11th day of October, 2002.

Kenneth Stockton Substituta Trustee 5 West Commerce Street Hernando, Mississippi 38632 Telephone No. (662) 429-3469

STATE OF MISSISSIPPI

COUNTY OF DESOTO

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid. Kenneth Stockton, who acknowledged that he signed and delivered the foregoing substitute Trustee's Deed, being authorized so to do, on the day and date therein mentioned.

WITNESS MY SIGNATURE and seal of office this 11th day of October, 2002.

Notary Public

My Commission Expires:

Notery Public State of Mississippi At Large

My Commission Expires: September 10, 2004

Bonded Thru Helden, Brooks & Garland, Inc.

GRANTOR'S ADDRESS AND TELEPHONE NUMBER:

Hon. Kenneth Stockton Attorney at Law 5 West Commerce Street Hernando, Mississippi 38632 Telephone No. (662) 429-3469

GRANTEE'S ADDRESS:

Mark S. Knight 1658 Green T Road Hernando, Mississippi 38632

Phone No: 662.449.3123 Work: N/A
THIS DOCUMENT PREPARED BY AND AFTER RECORDING PLEASE RETURN TO:

Dyke, Henry, Goldsholl & Winzerling, P.L.C. 415 North McKinley, Suite 555 Little Rock, Arkansas 72205 Telephone No. (501) 661-1000 DHG&W No. 17411



PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI. COUNTY OF DESOTO

Lisa Fuller personally appeared before me the undersigned in and for said County and State and states on oath that she is the <u>CLERK</u> of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper — Consecutive times, as follows, to-wit:

county, and that the publicant	on the hotice, a copy of which is hereto attached, has been
made in said paperc	onsecutive times, as follows, to-wit:
SUBSTITUTE TRUSTEE'S NOTICE OF SALE	
WHEREAS, on May 19, 1998, Michael L. Huffman and Judy C. Huffman executed a Deed of	Volume No. 107 on the 19 day of Sept , 2002
Trust to Kathryn L. Harris as Trustee for the benefit of Community Mortgage Corp.,	Volume No. 607 on the ale day of Sept, 2002
recorded in Trust Deed Book 1010, Page 0477 in the Office of the Chancery Clark of Tooses	Volume No. 107 on the 3 day of 0ct., 2002
County, Mississippi, and WHEREAS, Community Mortgage Corp. assigned said Deed of	Volume No. 107 on the 10 day of Oct., 2002
Trust to National Lending Center, Inc. pursuant to an Assignment of Deed of Trust May 19, 1998	Volume No on the day of, 2002
and recorded in Book 1025, Page 0048 in the Office of the Chancery Clerk of DeSoto County Mississippi and	7 100
- WHEREAS, National Lending - Center, Inc. assigned said Deed - of Trust to First Union National	(TITLE) Tysa (killer
 Bank pursuant to an Assignment of Mortgage dated June 1, 1998 and recorded in Book 1113, Page 	(11166)
Chancery Clerk of DeSoto County, Mississippl; and WHEREAS First I tripp. National	
Bank, the holder of sald Deed of Trust and the Note secured thereby, substituted Kenneth	Sworn to and subscribed before me, this 21 day of 2002
Stockton as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument	A CO
recorded in Book 1555, Page 636 in the Office of the Chancery Clerk of DeSoto County	BY Judy d. Onofas
Mississippi; and WHEREAS, default having been made in the terms and conditions	NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
of sald Deed of Trust, and the entire debt secured thereby having been declared to be due	MY COMMISSION EXPIRES: January 16, 2005 BONDED THRU Dixie Notary Service, INC.
of said indebtedness. First Union National Bank, having requested the understoned Substitute	The second secon
SUBSTITUTE NOTICE OF SALE WHEREAS, on May 19, 1998, Michael L. Huffman and Judy C. Huffman executed a Deed of Trust to Kathryn L. Harris as Trustee for the benefit of Community Mortgage Corp., which Deed of Trust was recorded in Trust Deed Book 1010, Page 0477 in the Office of the Chancery Clerk of DeSoto Corp. assigned said Deed of Trust to National Lending Center, Inc. pursuant to an Assignment of Deed of Trust May 19, 1998 and recorded in Book 1025, Page 0048 in the Office of the Chancery Clerk of DeSoto County, Mississippi, and WHEREAS, First Union National Bank, the hotder of sald Deed of Trust and the Note secured thereby, substituted Kenneth Stockton as Trustee therein, as authorized by the terms thereof, as evidenced by an Instrument dated August 23, 2002 and recorded in Book 1555, Page 636 in the Office of the Chancery Clerk of DeSoto County, Mississippi, and WHEREAS, First Union National Bank, the hotder of sald Deed of Trust and the Note secured thereby, substituted Kenneth Stockton as Trustee therein, as authorized by the terms thereof, as evidenced by an Instrument dated August 23, 2002 and recorded in Book 1555, Page 636 in the Office of the Chancery Clerk of DeSoto County, Mississippi, and WHEREAS, First Union National Bank, having requested the undersigned Substitute Trustee's less and expenses of sald Deed of Trust, and the entire debt secured thereby having been declared to be due and pegable, and the legal holder of sald Indebtedness, First Union National Bank, having requested the undersigned Substitute Trustee's less and expenses of sald Deed of Trustee, will	A. Single first insertion of 469 words @ .12 \$ 56.38 mm.
purpose of instruct for the purpose of raising the sums due thereunder, together with attorney's fees. Substitute	B. 3 subsequent insertions of 407 words @ .10 \$ 140.20 C. Making proof of publication and deposing to same \$ 3.00
Trustee's fees and expenses of sale. NOW, THEREFORE, I, Kenneth Stockton, Substitute Trustee, will	C. Making proof of publication and deposing to same \$
stockton, Substitute Trustee, will on October 11, 2002, offer for sale at public outcry to the	TOTAL PUBLISHER'S FEE: \$ 199.98
Stockton, Substitute Trustee, will on October 11, 2002, offer for sale at public outchy to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. and 4:00 p.m.) downstairs in the rotunda or on the front steps of the DeSoto County Courthouse, 2535 Highway 51 South, Hemando, Mississipol, the following.	
the front steps of the DeSoto County Counhouse, 2535 Highway 51 South, Hernando,	
Mississippi, the following- described property:	"

reet - On the Square- Hernando, MS 38632 • 662.429.6397 • Fax: 662.429.5229 hway 51 North, Southaven, MS 38671 • 662.393.6397 • Fax: 663.393.6463